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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/810,945	03/15/2001	Michael Goeller	VISAP062/P11400	7240
75458 7590 04/11/2008 Beyer Law Group LLP/Visa P.O. BOX 1687 Cupertino, CA 95015-1687			EXAMINER LIVERSEDGE, JENNIFER L	
			ART UNIT 3692	PAPER NUMBER
			MAIL DATE 04/11/2008	DELIVERY MODE PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Interview Summary	Application No.	Applicant(s)	
	09/810,945	GOELLER ET AL.	
	Examiner	Art Unit	
	Jennifer Liversedge	3692	

All participants (applicant, applicant's representative, PTO personnel):

(1) Jennifer Liversedge. (3)_____.

(2) Rupak Nag. (4)_____.

Date of Interview: 04 April 2008.

Type: a) ☒ Telephonic b) ☐ Video Conference
c) ☐ Personal [copy given to: 1) ☐ applicant 2) ☐ applicant's representative]

Exhibit shown or demonstration conducted: d) ☐ Yes e) ☐ No.
If Yes, brief description: _____.

Claim(s) discussed: 17 primarily, other independents indirectly.

Identification of prior art discussed: n/a.

Agreement with respect to the claims f) ☐ was reached. g) ☒ was not reached. h) ☐ N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: Attorney presented (3) elements which will be incorporated in an amendment including 1) the concept of separator characters being translated into alphanumeric characters at the POS (rather than later in the process); 2) formatting data for the service organization (intermediary) such that it can be received/used; 3) performing exclusion checking at the service organization (intermediary) without the need for parsing. Amendments will be considered upon receipt.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN A NON-EXTENDABLE PERIOD OF THE LONGER OF ONE MONTH OR THIRTY DAYS FROM THIS INTERVIEW DATE, OR THE MAILING DATE OF THIS INTERVIEW SUMMARY FORM, WHICHEVER IS LATER, TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached sheet.

/Jennifer Liversedge/
Examiner, Art Unit 3692

Examiner Note: You must sign this form unless it is an Attachment to a signed Office action. Examiner's signature, if required